NOTICE OF INTENTION TO FORM A BANK TO BE KNOWN AS CREDIT ACCESS BANK OF DELAWARE

The State Bank Commissioner hereby gives notice of a public hearing to consider the application of Sara D. Carlson, Jeanette Jennings, and Cathryn E. Farwell, to be filed for a Certificate of Public Convenience and Advantage with respect to the formation of a bank with the proposed name of Credit Access Bank of Delaware. A Notice of Intention to form a bank was filed in the Office of the State Bank Commissioner on January 7, 2011. The proposed bank will have capital stock in the amount of \$625,000 and will be located in Wilmington, New Castle County, Delaware.

The public hearing will commence at 10:00 a.m. on March 23, 2011, in the 3rd Floor Conference Room of the Carvel State Office Building, 820 North French Street, Wilmington, Delaware. This hearing replaces the hearing previously scheduled for February 22, 2011. The hearing is to be conducted pursuant to the provisions of 5 Del. C. § 726 and Regulations 701 and 703 of the State Bank Commissioner.

A copy of the proposed form of application for a Certificate of Public Convenience and Advantage is on file in the Office of the State Bank Commissioner at 555 East Loockerman Street, Suite 210, Dover, Delaware 19901, and the non-confidential portions thereof are available for inspection during regular office hours.

Interested parties have the right to present evidence, to be represented by counsel and to appear personally or by other representatives at the hearing. Any person wishing to present testimony at the hearing is requested to register with the State Bank Commissioner in advance of the hearing. The State Bank Commissioner's decision will be based upon evidence received.